

## CLAIMS

1. (Currently Amended) A method of creating an electronic wallet, comprising steps of:

providing, via a computing device, a first set of e-commerce services to an accountholder of a first account type, the first set of services requiring a single authentication level;

presenting, via a computing device, a one-time challenge/response mechanism that requires said accountholder to provide information known only to the accountholder comprising at least a portion of a credit card number stored in said first account type that is associated with said accountholder; and

if the accountholder clears the challenge, creating, via a computing device, a wallet second account type requiring, for subsequent transactions, multiple authentication levels, and providing a different set of services for each authentication level,

if the holder of the first set of services does not clear the challenge, allowing, via a computing device, a predetermined number of attempts to enter the information known only to the holder of the first set of services; and

if the holder of the first set of services fails the predetermined number of attempts, allowing, via a computing device, the holder of the first set of services to provide a new credit card number; and

presenting a challenge based on the new credit card number.

2. (Cancelled).

3. (Currently Amended) The method of Claim 1 [[2]], wherein the step of providing the first set of services comprises either of the steps of:

creating, via a computing device, the first set of services when making an initial purchase; and

creating, via a computing device, a record in a subscriber database.

4. (Original) The method of Claim 3, wherein subscribers include subscribers to any of:

an online service; and

an ISP (Internet service provider).

5. (Currently Amended) The method of Claim 1 [[2]], wherein the step of presenting a challenge/response mechanism comprises steps of:

requesting, via a computing device, a service from within the first set of services that is only available from within a wallet account; and

one time only, prompting, via a computing device, the holder of the first set of services to provide the information known only to the holder of the first set of services.

6-7. (Cancelled).

8. (Previously Presented) The method of Claim 1, wherein the different set of services for each authentication level comprise tasks requiring greater security than the level of security provided by said single authentication level.

9. (Previously Presented) The method of Claim 8, wherein the additional tasks comprise any of:

editing the default account information;

editing account preferences;

making purchases that exceed a predetermined purchase amount; and

making purchases at sites that require additional authentication beyond said single authentication level.

10. (Cancelled).

11. (Cancelled).

12. (Cancelled).

13. (Cancelled).

14. (Currently Amended) The method of Claim 1 [[2]], further comprising steps of:

configuring, via a computing device, the challenge by an account provider, wherein configuring the challenge includes:

specifying information requested by the challenge; and  
specifying a permissible number of response attempts.

15. (Currently Amended) The method of Claim 1 [[2]], wherein the step of converting the first set of services comprises steps of:

creating, via a computing device, a record in a wallet account database;  
providing, via a computing device, notice of a privacy policy; and  
consenting, via a computing device, to the privacy policy by the holder of the first set of services.

16. (Previously Presented) The method of Claim 15, wherein the step of creating an electronic wallet further comprises a step of:

creating, via a computing device, at least a second-level challenge.

17. (Previously Presented) The method of Claim 16, wherein the step of creating at least a second-level challenge comprises any of the steps of:

setting, via a computing device, a second-level password; and  
configuring, via a computing device, a security question by the holder of the first set of services.

18. (Cancelled).

19. (Previously Presented) The method of Claim 1, further comprising a step of:

providing, via a computing device, a user interface accessible only to holders of wallet accounts to edit account information and preferences.

20-21. (Cancelled).

23. (Currently Amended) A computer program product comprising a tangible medium having computer readable code embodied thereon, the computer code configured for performing a method of creating an electronic wallet, the method comprising steps of:

providing a [[a]] first set of e-commerce services to an accountholder of a first account type, the first set of services requiring a single authentication level;

presenting a one-time challenge/response mechanism that requires the accountholder to provide information known only to the accountholder comprising at least a portion of a credit card number stored in said first account type that is associated with said accountholder; and

if the accountholder clears the challenge, creating, via a computing device, a wallet second account type requiring, for subsequent

transactions, multiple authentication levels, and providing a different set of services for each authentication level,

if the holder of the first set of services does not clear the challenge, allowing, via a computing device, a predetermined number of attempts to enter the information known only to the holder of the first set of services; and

if the holder of the first set of services fails the predetermined number of attempts, allowing, via a computing device, the holder of the first set of services to provide a new credit card number; and

presenting a challenge based on the new credit card number.

24-49. (Cancelled).

50. (Previously Presented) A system for converting an electronic wallet comprising:

a wallet server;

a wallet database;

a subscriber database, wherein said wallet database is distinct from said subscriber database;

wherein the wallet server is in communication with the wallet and the subscriber databases;

a client in communication with the wallet server, wherein a wallet accountholder requests services from the wallet server; and

a computer program executing on said wallet server, said computer program configured for:

providing a [[a]] first set of e-commerce services to an accountholder of a first account type, the first set of services requiring a single authentication level;

presenting a one-time challenge/response mechanism that requires the accountholder to provide information known only to the accountholder comprising at least a portion of a credit card number stored in said first account type that is associated with said accountholder; and

if the accountholder clears the challenge, creating, via a computing device, a wallet second account type requiring, for subsequent transactions, multiple authentication levels, and providing a different set of services for each authentication level,

if the holder of the first set of services does not clear the challenge, allowing, via a computing device, a predetermined number of attempts to enter the information known only to the holder of the first set of services; and

if the holder of the first set of services fails the predetermined number of attempts, allowing, via a computing device, the holder of the first set of services to provide a new credit card number; and

presenting a challenge based on the new credit card number.

51 - 80. (Cancelled).